



EBT WIRELESS PROJECT

April 2010 Newsletter



DHS

From the Editor – Tracy Penick

Total Transactions	EBT Transactions	Total Sales on Wireless
2009 Total: 32,508	6009 (18.5%)	\$834,298
2010 Totals:		
January 243	38 (15.6%)	\$13,274
February 265	29 (10.9%)	\$15,027
March 401	52 (12.9%)	\$16,410
YTD		
2010 Total 909	119 (13.1%)	\$44,711

March 2010 Facts:

Total sales for March this year were less than March 2009 (\$16,410 compared to \$26,075). This is an overall decrease of 37%. For this March, there were a total of 401 wireless transactions. A year ago, there were 382 transactions.

Sales were down from a year ago due to the number of machines that were shut down over the winter months. DHS shut down over 100 of the wireless machines that are in our program during the off season winter months. DHS is working with Total Merchant Services (TMS) to bring back live the machines in preparation of the upcoming farmers market season.

In March 2010, there were 156,528 Food Assistance/EBT families in Iowa. \$43.7 million in benefits were issued in March to these families.

Here are other interesting facts regarding March sales:

There were 43 farmers/producers who were active during March. There were 12 farmers who had EBT sales. There were two farmers with 10 or more EBT sales this month: Milton Creamery & Nostalgia Farms. Congratulations! For the second month in a row, the farmer/vendor with the highest amount in EBT sales was Iowa Food Cooperative. Great job!

Final Farewell from Jan Walters

I have officially turned over my job duties to Tracy Penick. I'm sure she will do a great job in coming years. Being a farmer herself, she does understand many of the difficulties that you face. So, if you have questions or ideas, be sure to give her a call.

April 30th is coming fast. I have mixed emotions about leaving. The best part of my job these past years has been working with you. I truly cherish meeting each and every one of you. By working with you and seeing the enjoyment and challenges that you faced, it encouraged me to

try growing produce and selling at farmers markets. I have a very small enterprise compared to you, but nothing is better than getting up on a Saturday morning (in the dark), setting up your stand (in the dark) and waiting for that first customer. By the time that market is over and the truck is repacked, I go home and collapse for the rest of the day. Yet, many of you do this several times a week from April to October.

Farmers are the hardest working people that I know. Everyone should know the physical labor it takes to plant your crops, tend them, harvest and eventually have them to sell at the market. Some of you get up at 3AM to get to the market on time. Yet, you always have time to share recipes and growing tips with your customers. Many of you go out of your way to bring more SNAP households to the markets. DHS wants to thank you for all your efforts, your participation and your willingness to take a chance and work with us on the Wireless Project. It's been the best five years of my life!

We've had lots of adventures and learning experiences with farmers markets during the past five years:

- Denise Adaway (ACS), Alexi and I trained the Davenport and Bettendorf vendors outside in late April 2006. Even though it was damp and chilly, you all braved the weather to attend. The Quad City area has turned out to be one of the best market areas of the state because of strong, committed vendors who have been in the program since 2006 (Weber Farm, Grossman's Meats, Geest Farm, Heilmann's Hawkeye Acres, Barb's Garden & Pantry, R & M Growers, Allen's Grove Greenhouse, R & R Farms, and Nostalgia Farms.
- Kudos to the Des Moines downtown vendors who made it through that first year we used wireless equipment. We had accounts turned off for no reason; machines that weren't delivered on time, etc. Thanks to you pioneers of wireless technology, we now have a reliable, nationally known project! (Rinehart Family Farm, Blue Gate Farm, Northern Prairie Chevre, Wichhart's Greenhouse, Cleverley Farm, Juan O'Sullivan's Gourmet Salsa, Deo Gloria Elk, Audubon County Family Farms, Westrum Produce, Anna's Place, Vander Ploeg Bakery, and Iowa Orchard.
- In the past five years, I learned that you could freeze green peppers and tomatoes. Frozen tomatoes work great in chili or stew. (Thank you Nostalgia Farms!)
- I've tried goat cheese and ground cherries. I think I'll pass on the ground cherries. Loved the goat cheese!
- We've seen some wonderful on-the-farm stands – Berry Patch in Nevada and Northern Chevre in Woodward. I just wish we could have visited all your farms.
- Several of you also traveled with me to national EBT conferences. Other states and the federal government benefited by getting the opportunity to speak to an 'actual' farmer. Special thanks to Cindy Westrum, Judy Henry, Ed Kraklio, Joe Dennis, Bob and Donna Atha, and Greg and Polly Rinehart. (Bob's caramel apples are great!)

I hope to see many of you at farmers markets this summer or farmer market conference next winter. May the winds of summer blow in your favor. Have a prosperous year! Jan Walters

Important - new phone number for Tracy

With the reorganization of DHS, Tracy has moved offices. Unfortunately with the budget crisis she will be unable to move her current phone number. So effective immediately, Tracy's new phone number will be 515-281-4935.

Machines are coming live!

DHS shut down over 100 of the machines in the Wireless EBT Project over the off season winter months. We are now bringing those machines back into active status in preparation of the upcoming farmer market season. If you were shut down over the winter months it is extremely important to remember a couple of key things when you receive your machine back:

- Charge your battery
- Run a test credit & debit transaction
- Call Tracy or Kim to run a test EBT transaction
- Batch out your machine
- Make sure you have paper rolls. Farmers with lower volume of sales should have 1-2 rolls of paper. The farmers with large volume of sales, you should have 3-5 rolls
- (NURIT machines only) It is important that you also complete the registration process to obtain your monthly statements on-line. You will need to go to www.gotomystatement.com and complete the registration process, which will include obtaining a user ID and a password. You will be asked to provide your merchant ID number (if you don't know your merchant ID # you can call Kim at 515-281-5410) and either your Federal Tax ID number or your bank account number for security purposes.

Training Sessions

DHS has set up two training sessions to train the new farmers that have joined the Wireless EBT Project. They will be held at the Hoover Office Building, 5th floor, (1305 E. Walnut Street) on:
Friday, April 23rd, from 10:00 a.m. – 12:00 noon
Friday, May 14th, from 1:00 p.m. – 3:00 p.m.

DHS would also like to invite any of our farmers to attend a training session if you would feel more comfortable with a refresher course on your machine. If you would like to attend a training session, please give Kim a call at 515-281-5410.

Jan Walters' Retirement Party

We wanted to invite all of you to attend Jan Walters' retirement party on Friday, April 30. It will be held in the Hoover Office Building on the 1st Floor, Conference Rooms 1 & 2, from 1:00 to 3:00 p.m. Please come and join us in wishing Jan a fond farewell!

Seeds & Vegetable Plants Can Be Purchased with EBT

Many greenhouses and markets will be opening soon, so we wanted to remind everyone about allowable food items for SNAP (Supplemental Nutrition Assistance Program) EBT. Seeds that grow eligible food items can be purchased with an EBT card. This includes herbs, tomato, cucumber seeds, etc. EBT cards also can be used to purchase plants that produce food, such as pepper plants, herbs (basil, rosemary, etc.), and tomato. If you have any questions about what is an eligible food item, you can call USDA, Rich Coker at (515) 284-4035.

(Note: EBT cannot be used for hot coffee, tea, cocoa or any hot prepared foods, such as burger or brat off a grill)

PCI Compliancy Fee

For those farmers that have kept their machines live over the past year, you probably have noticed a new fee on your monthly statements for \$4.95. This is the Payment Card Industry Data Security Standard or 'PCI DSS' fee. The leading card associations, VISA, MASTERCARD, AMERICAN EXPRESS and DISCOVER have adopted comprehensive requirements for safeguarding cardholder data. On your December 31 statement, this new fee was outlined in detail.

We have been working with Total Merchant Services (TMS) since January on trying to get this fee waived as we did last year. Final word came down from TMS and this fee will **not** be waived. Merchants will be assessed the \$4.95 monthly fee **AFTER** being live for 12 consecutive months. **DHS cannot reimburse you for this fee as it is not a direct cost for SNAP EBT.** Federal rules prohibit DHS from paying this type of expense.

Let's review some examples:

1) You had your machine activated in April and request that we shut down your machine in November. Since your account is not open in December, you will not be charged the \$4.95 until your account has been live for consecutive 12 months.

2) We opened your account in April. You request that your account be closed effective January 31st. Since your account has not been open 12 consecutive months, you will not be charged the \$4.95 PCI fee.

3) You keep your machine live year round, as you do markets year round or have sales from the farm during the winter months. You will be charged the monthly \$4.95 PCI fee.

The PCI is a cost of doing business so please copy/keep your statements so that you can claim this cost on your income taxes. For more information on the 'PCI DSS' please go to www.compliancefacts.com for complete details on this program.

Swapping out bad wireless machines

DHS has been working with Kim Lyons of Merchant Source to come up with a new plan of action for swapping out bad wireless machines. The plan that we had in place was not working as farmers were still calling Total Merchant Services (TMS) to swap out their machines instead of calling Tracy.

So **effective immediately**, if you call TMS and they tell you that your wireless machine needs to be replaced, you need to understand that the \$99 replacement fee will be deducted from your bank account. On the next monthly statement, you will see the \$99 charge for the new machine. **Please give Tracy a call and inform her that this has taken place.** When DHS pulls your monthly statement and we see the \$99 replacement fee, we will include the \$99 reimbursement along with your monthly reimbursement. It will be very **important** for you to keep enough money in your account as DHS will not reimburse for any non-sufficient funds fee.

Farmer Market Brochure from DHS

The Farmers Market brochure has been sent to be processed and printed. We hope to have those brochures out to the county DHS offices by the first week in May.

It is still extremely important that you notify DHS if you are changing the markets that you had previously told us you would be going to. Although, we won't be able to make changes to the brochure we do plan to keep the brochure on the DHS website up to date.

We Still Need New Farmers!

Many of you will be attending annual market meetings the next couple of months. We may be able to get out and attend a few of those meetings if you let us know ahead of time. **If you are aware of other farmers at your market or in your community that would benefit by participating in the EBT Wireless Project, please have them give us a call or let us know and we can contact them.**

Ordering Supplies – Effective Immediately

DHS is continuing to go through some changes. Kim Jones will be mailing you supplies. If you need paper, battery, or cords, give Kim a call. Her email is kjones4@dhs.state.ia.us or phone at 515-281-5410. Tracy will be taking on some new job duties and will be devoting much of her time to EBT policy.

Reminders:

1. Since we have so many new farmers, remember that you cannot ring up a sale for another vendor. You could lose your Food Stamp certification and be terminated from the Wireless Project.
2. Since you are paying for the commercial transaction fees, be sure to keep track of what you are paying so you can use those expenses as a tax deduction.
3. You cannot set a minimum purchase amount. If an EBT household wishes to purchase \$.50 in onions, you do need to process the transaction. Same for any debit or credit transaction.
4. Hot foods and hot drinks (cocoa, coffee, and tea) cannot be purchased with SNAP EBT benefits.
5. If your machine quits working, be sure to call Tracy right away! Or if need help during the weekend, you can call 1-888-848-6825 phone number on the side of your machine.
6. Call Kim if you need any supplies such as paper rolls, power cords, or battery.
7. The second battery that we provide to you was purchased by DHS. If you ever need to return your wireless machine, be sure to keep one battery, carrying case and signs.
8. **Charge your batteries before market.** You should always have a charged battery, ready to go for market. If a battery is not holding a charge, contact Kim for a replacement.
10. Please make sure to keep the original box that your machine came in as it contains the Sim card, which is needed to identify your machine if you have to call TMS.

Help Desk

We are here to help you!

When you have questions about:

- **Participating in the Wireless project or reimbursement questions? Call Tracy Penick at 515-281-4935.**
- **What you can sell to EBT customers, or being authorized to accept EBT? Call USDA/FNS at 515-284-4035.**
- **Food Assistance eligibility? Call Tom Wakefield at 515-281-6820.**
- **Supplies – call Kim Jones at (515) 281-5410**